Role-Reward Congruence for Enhancing Marketing Executives Team Efficiency in the Banking Industry in Nigeria.

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Abstract
Team marketing is gaining in prevalence and importance. It requires the joint marketing effort of several marketing executives, often from different functional areas within the bank. As a result, designing compensation plan for a marketing team has been a truly challenging assignment. Therefore, this study was under taken to determine the principles that should be followed in designed a team –based compensation system for marketing executives in the banking industry in Nigeria. Both primary and secondary sources were used to garner data for the study. Questionnaire was the principle source of the primary data, while interview served as complementary. A sample size of 180 marketing executive was determined using a percentage formula. A calculated chi-square result of 208.179 was obtained, using Kendall's W Test statists. This value is greater than the critical chin-square value of 5.991, which is significant as P-value of 0.000<0.05. Furthermore, with the Kendall's coefficient of concordance of 0.578, there is an established agreement on role-reward congruence, indicating that each team member contribute in a different way to the team. Therefore, not all of the team member must be measured and paid in the same manner. The specific performance measures used and the percentage which is team based should be chosen in accordance with the tasks performed by the individual marketing executive on the team. This finding is supported by equity theory of motivation that focuses on people's perceptions of the fairness of their work outcomes relatives to their work inputs.

Keywords: Role-Reward Congruence, Shared Reward, Team-Members Input, Peer Evaluation, Marketing Executives, Banking Industry, Team Efficiency, Team- Dynamics, Equity theory of Motivation.

Introduction

According to Mills (1967), a group may be defined as two or more people who interact with each other to accomplish certain goals or meet certain needs. But a team is a group whose members work intensively with each other to achieve a specific common goal or objectives (Shaw, 1981). As these definitions imply, all teams are groups, but not all groups are teams. The two characteristics that distinguish team from groups are the intensity with which team members work together and the presence of a specific, overriding team goals or objectives. Teams are properly effectives only when everyone learns to pull together (Uduji, 2013). Therefore, managers must understand team dynamics in order to ensure the success of a team. Being responsive to customers in banks is not always easy. For example, bank customer's needs and desires for new and improved products have to be balanced against cost and marketing challenges. In the banking industry, being responsive to customers need and desire for prompt, high-quality service has to be balanced against meeting the banks objectives and goals, and keeping customers care cost under control. Being responsive to bank customers in Nigeria often requires the wide variety of skills and expertise found in different department and at different levels in the bank hierarchy. Sometimes, for example, marketers at lower hierarchy levels, such as the marketing executives, are closest to its customers and most attained to their needs. However, lower-level marketing executives often lacks the technical expertise needed to come up with new product ideas; such expertise is found in the research and developments department of the bank. Bringing marketing executives, research and development experts, and members of other departments together in a group or cross-functional team could enhance responsiveness to the bank customer.

Consequently, when bank managers form a marketing executive team, they could need to make sure that the diversity of expertise and knowledge needed to be responsive to customers exists within the team; this is why cross-functional teams can be so popular in the banking industry in Nigeria. In a cross-functional team, the expertise and knowledge in the bank departments are brought together in the skills and knowledge of the team members. Managers of the high-performing banks can be very careful to determine which types of expertise and knowledge are required to be responsive to customers, and they can use this information, in forming and rewarding the marketing executive's teams. Managers striving to have top performing groups and teams of marketing executives need to motivate group members to work towards the achievement of the bank goals, reduce social loafing, and help the team to manage conflict effectively. Marketing executive team performance can require vigilant management in Nigeria bank. They often do not always perform effective, possibly because of a lack of team spirit, a disruptive team members, a lack of commitment to team goals, or as a result of inappropriate designed compensation system. Therefore, this study is prompted to identify the principles that should be followed in designing a team-based compasention system, as each team members contribute in a different way to the team. The study is examined in the light of the Equity Theory, which concentrate on peoples perceptions of the fairness of their work outcomes relatives to, or in proportion to, their work inputs. The theory complements expectancy and need theories by focusing on how people perceive the relationship between the outcomes they receive from their jobs and organizations and inputs they contribute (Adams, 1963).

Theoretical framework

According to Jones and George (2003), one of the main advantages of using group is the opportunity to obtain a type of synergy : people working in a group are able to produce more or higher – equality outputs than would separately and all their individual effort were combined. The essence of synergy is captured in the saying "the whole is more than the sum of its parts." According to Dumaine (1994), factors that can contribute to synergy in group include the ability of group members to bounce ideas off one another, to correct each others mistakes, to solve problems immediately as they arise, to bear on a problem or goal, and to accomplish work that is too vast or all-encompassing for individual to achieve on their own. The potential for synergy in groups may be the reason why more and more managers are incorporating empowerment in their personal leadership style. According to Nwude and Uduji (2013) Marketing groups and teams can help an organization gain a competitive advantage, as shown in Jone George (2013) in figure I below. This is because, they can:

- Enhance its performance
- Increase its responsiveness to customers
- Increase innovation, and
- Increase marketing executive's motivation and satisfaction.

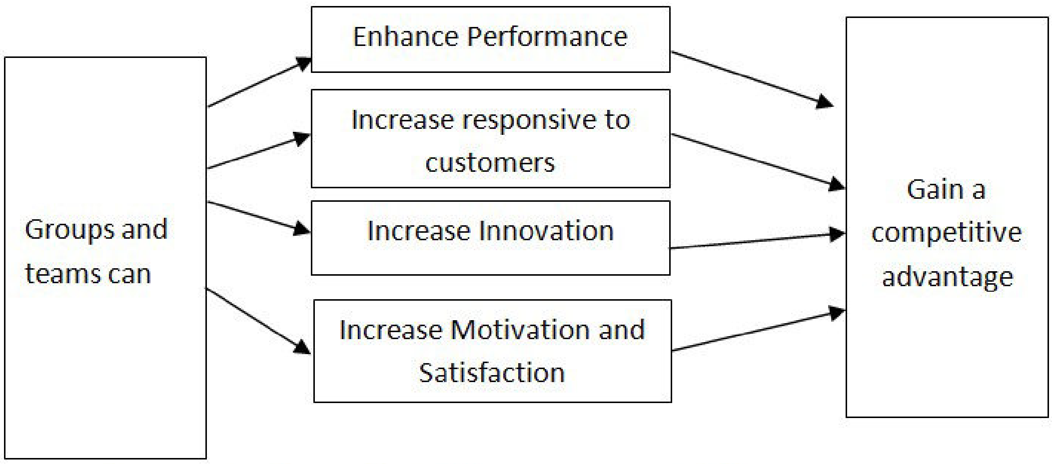

Figure 1: Groups' and Teams' contributions to organizational Effectiveness.
Source: Jones, G.R and George, J.M (2003) Contemporary Management, New York: Mc Graw-Hill.

A problems common to many organizations that have implemented teams is that there are few if any rewards for teams that meet or exceed performance goals (Corradetti, 1994; Wall, Kemp, Jackson and Clegg, 1986). These same organizations provide merit pay or some other reward for individual performance. Where the only rewards are for individual performance, marketing executives are likely to collaborate for team cohesiveness. According to Gomez-Mejia and Balkin (2002), team work should be rewarded to strengthen and sustain team behavior. Rewards can be monetary (such as a team bonus) or non-monetary (such as recognition). Balkin, Dolan and Forgues (1997) recommended that some other ways to reward team work could be to:

- Develop a 'reward and recognition' committee that has a budget to recognize outstanding team performance with monetary or non-monetary rewards that are meaningful to the teams. The committee should be composed of representatives from various teams and managers, and it should design team reward polices and then administer rewards to deserving teams.
- Involve customers in the team reward process. For example, customer could nominate a team for a cash bonus or recognition reward.
- Use team rewards to complement pay policies that reward employees for their work as individuals. Team-based pay does not have to replace merit pay. Employees will be less likely to neglect their team responsibilities because they will be motivated to focus their best effort on both individual and team goals in order to realize their total potential earning.

Bateman and Snell (2002), noted that sometimes individual work less hard and are less productive when they are members of a group. Such social loafing occurs when individual believe that they contributions are not important, others will do the work for them, their lack of effort will go undetected, or they would be the lone sucker if they work hard but other don't. On the other hand, sometimes individual work harder when they are members of a group than if they are working alone. This social facilitation effect occurs because individual usually are more motivated when others are present, they are concerned with what others think of them, and they want to maintain a positive self-image (Fen, 1994; Fen, 1995Warkentin, Sayeed and Hightower, 1997). A social facilitation effort is maintained, and a social loafing effort can be avoided, when group members know each other, they can observe and communicate with one another, clear performance goal exist, the task is meaningful to the people working on it, they believe that their effort matter and others would not take advantages of them, and there is a culture that support teamwork (Zenger and Marshal, 2000; Mullen and Cooper, 1994). Thus, ideally it will be clear that everyone work hard, contribute in concrete ways to the team's work, and is accountable to other team members. Accountability to one another, rather than just to the boss" is an essential aspect of good team work. Accountability inspires mutual commitment and their trust in one another, may be the ultimate key to effectiveness (Katzenback and smith, 1993; Cianing and Wnck, 1997)

Nwude and uduji (2013) noted ultimately, that one of the most important issues in motivation surrounds how marketing executive views their contributions to the bank and what they receive from the bank. Ideally they will view their relationship with their employer as a well-balanced, mutually beneficial exchange. As marketing executives work and realize the outcomes or consequences of their actions, they develop belief about how appropriate those outcomes are. Basically they assess how fairly the organization treats them. The starting point for understanding how people interpret their contribution and outcomes could be found in equity theory. According to Adams (1963), Equity theory proposes that when people assess how fairly they are treated, they consider two key factors: outcomes and inputs. Outcomes, as in expectancy theory, refer to the various things the person receives on the job: recognition, pay benefits, satisfaction, security, job assignments, punishment, and so forth. Inputs refer to the contribution the person makes to the organization: effort, time, talent, performance, extra commitment, good citizenship, and so forth. People have a general expectation that the outcomes they receive will reflect, or be proportionate to the inputs they provide-a fair day's pay (and other outcomes) for a fair days work (broadly defined by how people view all their contributions). Uduji (2013) remarks that this comparison of outcomes to inputs is not the whole story. People also pay attention to the outcomes and inputs others receive. At salary review time, for example, most people from executives on down-try to pick up clues that will tell them who got the high raises. They compare ratios, restore equity if necessary, and derive more or less satisfaction based on how fairly they believe they have been treated (mentamayor, 1995, Gersick, 1988).

According to Bateman and Snell (2002), equity theory suggests that team members compare the ratio of their own outcomes to inputs against the outcome- to – input ratio of some comparison team member. The comparison team member can be a technical team member. Stated more succinctly, team member compare.

$$\text{Their own } \frac{\text{outcomes}}{\text{Inputs}} \quad \text{Versus others } \frac{\text{outcomes}}{\text{Inputs}}$$

If the rations are equivalent, team members can believe the relationship is equitable or fair. Equity causes people to be satisfied with their treatment. But the person who his or her ratio is lower than another's will feel inequitably treated. Inequity causes dissatisfaction and leads to an attempt to restore balance to the relationship. It is important to note that Uduji (2013) remarked that assessment of equity can be made objectively. They can be subjective perception or beliefs.

Research methodology

The study covered the following selected eight consolidated banks in the commercial city of Lagos, Nigeria:

- Access Bank
- Diamond Bank
- Eco Bank
- First city monument Bank
- Fidelity Bank
- First Bank
- Zenith Bank
- United Bank of Africa

Since the study is concerned with specific prediction narrations of facts and characters a descriptive/ diagnostic design was adopted. The research designed ensured enough provision for protection against has and maximized reliability, with due concern for the economical completion of the research study. The sample size of 180 marketing executives was determine using a percentage formular

$$n = \frac{Z^2(pq)}{e^2}$$

Where:

n = the sample size
z = standard error associated with the chosen level of confidence
p = estinated variability in the population
q = (100-p)
e = acceptable error.

The choice of this formula was because, the study focused on a few nominally scaled question. Both secondary and primary sources were used to gather information for the study. Questionnaire was the principle source of the primary data, while interview server as complimentary. In designing the data- collection procedure, adequate safeguards against bias and unreliability were ensured. Questions were well examined against ambiguity, and the interviewer were instructed not to express their own opinion. A miniature trial survey of the study was carried out in Victoria Island of the Lagos city, to test the validity, reliability and practicality of the research instrument and operations. Thirty marketing executives in the banks were purposively used for the test-run. The pre-test provided the researcher with the opportunity to come out with the final version of the research instruments. The pilot survey enabled the investigator to estimate the cost component of the main inquiry. It also provided the researcher the good ground to train the research assistant for the main study. For the hypothesis testing, Kendall's W test statistics (non-parameter. test, descriptive statistics) was used to judge the significance of the result obtained.

Data Presentation and Analysis
Scale:
Definitely Disagree (DD) - 1
Generally Disagree (GD) - 2
Somewhat Disagree (SA) - 3
Generally Agree (GA) - 4
Definitely Agree (DA) - 5

Table 1: Role Reward Congruence as a Tool to encourage Marketing Executive Team Efficiency in the Nigerian Banking Industry n = 180

Questions	DD (%)	GD (%)	SA (%)	GA (%)	DA (%)	Mean	Std. Dev.
Marketing executive teams are properly effective only when everyone learn to pull together as each member contributes in a different way	0 (0.0)	30 (16.7)	41 (22.8)	60 (33.3)	49 (27.2)	3.71	1.04
Not all the marketing executive team members must be measured and paid in the same manner	0 (0.0)	0 (0.0)	26 (14.4)	109 (60.6)	45 (25.0)	4.11	0.62
The specific performance measures used and the percentage which is team based should be chosen in accordance with the tasks performed by the individuals on the team	0 (0.0)	0 (0.0)	0 (0.0)	67 (37.2)	113 (62.8)	4.63	0.48

Source: Field Survey, 2013

The respondents' view about how role reward congruence encourages marketing executive team efficiency in the Nigerian banking industry are presented in table 1, above.

With 30 respondents (16.7%) generally disagreeing, 41 respondents (22.8%) somewhat agreeing, 60 respondents (33.3%) generally agreeing and 49 respondents (27.2%) definitely agreeing as well as the mean response value of 3.71, the study respondents are of the view that marketing executive teams are properly effective only when everyone learn to pull together as each member contributes in a different way.

As put by 26 respondents (14.4%) who somewhat agree, 109 respondents (60.6%) who generally agree and 45 respondents (25%) who definitely agree, and represented by the mean response score of 4.11, it is the view of the respondents that not all the marketing executive team members must be measured and paid in the same manner.

Having a mean response score of 4.63 and 67 respondents (37.2%) generally agreeing, as well as 113 respondents (62.8%) definitely agreeing, the respondents definitely agree that the specific performance measures used and the percentage which is team based should be chosen in accordance with the tasks performed by the individuals on the team.

Test of Hypothesis

The specific performance measures used and the percentage which is team based chosen in accordance with the tasks performed by the individuals on the team do not encourage marketing executive team efficiency in the *banking industry in Nigeria*

To test this hypothesis, the respondents' response to the three questions presented in table 1 were tested using the Kendall's W Test statistics.

Table 2: Non-Parametric Tests Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
q1	180	3.7111	1.04368	2.00	5.00
q2	180	4.1056	.62084	3.00	5.00
q3	180	4.6278	.48475	4.00	5.00

Source: Field Survey, 2013

Table 3: Kendall's W Test Ranks

q1	1.45
q2	1.93
q3	2.63

Source: Field Survey, 2013

Table 4: Kendall's W Test Statistics

N	180
Kendall's W[a]	.578
Chi-Square	208.179
df	2
Asymp. Sig.	.000

Source: Field Survey, 2013

a. Kendall's Coefficient of Concordance

Table 3 in ranking the mean responses to the three questions presents responses to question 3 with the highest mean rank (2.63) followed by question 2 (with a mean rank of 1.93) and question 1 (with a mean rank of 1.45). Upon testing this hypothesis, a calculated Chi-square result of 208.179 was obtained. This value is greater than the critical Chi-Square value of 5.991. This result is significant as p-value of $0.000 < 0.05$. Furthermore, with the Kendall's Coefficient of Concordance of 0.578, there is an established agreement among the responses to the three questions. Hence, the null hypothesis is rejected. Therefore the specific performance measures used and the percentage which is team based chosen in accordance with the tasks performed by the individuals on the team encourages marketing executive team efficiency in the banking industry in Nigeria.

Discussion of Research Findings

The major findings of this study shows that team marketing is gaining in prevalence and importance in the banking industry in Nigeria. The finding indicates that it requires the joint marketing effort of several people, often from different functional areas within the bank. This suggests that marketing executive's team of banks should include members from marketing, operation, information system and customer service. As a result, designing a compensation plan for marketing executive team can be a truly challenging assignment. Therefore, several principles should be followed in designing a team-based compensation system to enhance the efficiency of the marketing executive team in the banking industry in Nigeria. Team effort is generated by designing the team's task to be motivating. Task are motivating when they use a variety of member skills and provide high task variety, identity, significance, autonomy, and performance feedback.

Ultimately, teamwork is best motivated by tying rewards to team performance (Nwude and Uduji, 2013). Team based incentives are particularly powerful in smaller groups and smaller banks. If team performance can be measured validly, team based rewards can be given accordingly. However, it is not easy to move from a system of rewards based on individual performance to one based on team performance. Importantly, it also may not be appropriate, unless the marketing executives are truly interdependent and must collaborate to attain true team goals. Sometimes, team-based rewards can be added to existing rewards already based on individual performance. If team performance is difficult to measure validly, then desired behaviours, activities, and processes that indicate good team work can be rewarded. Individuals within teams can be given differential rewards based on team work indicated by active participation, cooperation, leadership, and other contributions to the team. But if team members are to be rewarded differentially, such decisions are better not left to the boss (Uduji, 2013). They should be made by the team itself, via peer ratings or multi-rater evaluation systems. Team members are in a better position to observe, know, and make reward allocation. Also, the more teams the bank has, and the more of a full team orientation that exist, the more valid and effective it will be to distribute rewards via gain sharing and other of the bank general incentives. Team members should be selected and trained so that they can become effective contributors to the team (Uduji, 2013)

When the role-reward congruence for the marketing executives is examined in the light of equity theory for restoring equity, the finding indicates that marketing executives who feel inequitable treated and dissatisfied are motivated to do something to restore equity (table 1). They have a number of options that they carry out by actually doing something to change the ratios, or by revaluating the situation and deciding it is equitable after all. The equity equation shown in the theoretical frame work of this study indicates a marketing executive's option for restoring equity. Marketing executives who feel inequitably treated can reduce their inputs in the team by giving less effort, performance at lower levels, retaliating in ways that hurt other marketing executive team member and the bank, or quitting, and retorting: *well, if that's the way things work around here, there is no way I'm going to work that hard any more, until I switch over to another bank.* Other ways of restoring equity focus on changing the other marketing executive ratio. A marketing executive can decrease others' outcomes in the team. For example, a team member may sabotage work to create problems for the bank or his Manager. He can also change her perceptions of inputs or outcome, and retotings: *that promotion isn't as great a deal I think; the pay is not that much better; and the headaches will be unbelievable*.

Inevitably, Bank Managers make decisions that have outcomes more favourable for some than for others in the marketing team. Those with favourable outcomes will be pleased; those with worse outcomes, all else equal, will be more displeased. But managers desiring to put salve on the wounds-say, of people they like or respect or want to keep and motivate-still can take actions to reduce the dissatisfaction. The key is for the marketing executives to believe that managers provide procedural justice- using fair process was as fair as possible. Even if the marketing executive team believe that their outcome was inequitable and fair, they are more likely to view justice as having been served if the process was fair. For example a marketing executive in a team that have been receiving a low pay raise, or the executive that have been overlooked for promotion or for a juicy assignment, might question the fairness of the decision. If the manager explain how she went about making the decision, and the logic behind the decision, and if the decision was made in an unbiased way, if, it is likely to be understood and accepted by the team member. But if not fully accepted, at least the team member will have had a fair hearing, a chance to voice complaints, ask questions, and receive in return the time and good faith effort from the manager. Most compelling of all, if the team members make decisions together with the manager, and attention is paid to fair process, in the end an individual may not get that for which he or she hoped, but will at least understand that the procedures used was as fair as possible. A bank's role-reward congruence, along with its selection policies, training programs, and supervision, can be used by managers to influence and direct a marketing executive's behavior in a team. A major purpose of the role-reward congruence is to influence the marketing executives in the team to do what management wants, how they want it done, and within the desired time. Therefore, before a bank management can design a compensation and incentive package to accomplish this in a team, they must have a clear idea of what they want the marketing executives in the team to do. The reward a marketing executive receives in a team affects his or her satisfaction with pay and with the bank, as well as his or her valence for more pay in the future. Thus, the decision about how much reward a marketing executive in a team may earn is crucial in designing an effective motivation program that can enhance the team efficiency in the banking industry in Nigeria.

Conclusion and Recommendation

Marketing executive teams are properly effective only when everyone learns to pull together. Managers must understand team dynamics in the banking industry, in order to ensure the success of the team. If the team members feel fairly treated from the outcomes they receive, or the processes used, they will be satisfied. A satisfied marketing executive team member is not necessarily more productive than a dissatisfied one; sometimes marketing executives in a team are happy because they don't have to work hard as free riders. They take advantage of the difficulty managers face in separating out each team members contribution to the over all outcomes. However, team marketing is gaining prevalence in Nigeria. It requires the joint marketing effort of several people, often from different functional areas within the bank, such as marketing, operations, information systems, and customer service. As a result, designing a compensation plan for a marketing executive team can be a truly challenging assignment. Several principles should be followed in designing a team based compensation system for marketing executives in the banking industry in Nigeria:

1. Some form of shared reward is always necessary. That is, some significant portion of the team members' pay should be variable, based on the team's operating success. But there should be a balance between individually based and team based compensation.
2. Each team member contributes in a different way to the team. Therefore, not all of the team members must be measured and paid in the same manner. The specific performance measures used and the

percentage which is team based should be chosen in accordance with the tasks performed by the individual marketing executive on the team.
3. For marketing executives teams to succeed in the banking industry, all of the team members must be committed to the team goals and satisfied with the compensation structure. Therefore, it is important to gather input early on from those who will be affected by the pay program.
4. Part of the evaluation of performance should be based on team members' evaluations of each other's contributions to the overall performance of the team. This helps recognize individual marketing executive performance and pinpoints freeloaders that hide in the team.

When determining how many marketing executives should be on a team, managers should keep the team small, because when a team is large, it becomes difficult to develop common purpose, goals, approach, and mutual accountability. It is easier for individuals to shirk their duties on a large team without being noticed. Rather than have one large marketing executive team, it is preferable to have smaller ones. Also when assigning marketing executives to work on a team, managers should select the right mix of executives with complementary skills. But if the team is composed of individuals who are competent in one skill, the team is not likely to reach its potential. Again, it takes time for a team to earn the right to manage itself. It is not realistic to expect a team to start out with the ability to manage itself entirely. In most cases, a team should first be given a few responsibilities, with more responsibilities added as the marketing team proves itself capable of handling them. Not all groups are capable of functioning as a team. Sometimes the chemistry between people is wrong, the team malfunctions, and it may be best to disband the team and reassign the people to different other marketing teams. One indicator of a troubled marketing team is getting stuck in the development process and being unable to reach the performance stage in an acceptable amount of time. It is also important to know how to cope with disruptive team members. The general rule should be to avoid embarrassing or intimidating participants regardless of their disruptive behavior. It is best to use supportive communication and collaborative conflict management approaches.

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